

**UNITED STATES BANKRUPTCY COURT
FOR THE SOUTHERN DISTRICT OF OHIO
CINCINNATI DIVISION**

Name of debtor: Connie L Stephens
Aka Connie Stephens
Aka Connie Louis Stephens
Case Number: 1:10-bk-16288
Chapter 13
Trustee: Margaret A. Burks
Judge: Jeffery P. Hopkins

RESPONSE TO NOTICE OF FINAL CURE PAYMENT FILED ON: 02/04/2016

Pursuant to Federal Bankruptcy Rule 3002.1(g), the Holder listed below is responding to the Notice of Final Cure Payment filed in the above referenced case.

Name of creditor: Christiana Trust, A Division of
Wilmington Savings Fund Society, FSB,
as trustee for Normandy Mortgage Loan
Trust, Series 2013-8 As Serviced by
Rushmore Loan Management Services
LLC
Last four digits of any number xxxxxx2733
you use to identify the debtor's
account:

Statement in Response as of: 02/24/2016

1. Pre-Petition Arrears - Court claim no. : 2 (Docket Entry #54)

Creditor ☒ agrees ☐ does not agree that the debtor(s) has paid in full the amount required to cure the pre-petition default to be paid through the Chapter 13 Plan as of the Trustee's cure notice.

If Creditor disagrees:

Amount of pre-petition arrears due at filing: _____

Amount received from the Chapter 13 Trustee _____

Pre-Petition arrears remaining due: _____

2. Post-Petition Amounts

Creditor ☐ agrees ☒ does not agree that the debtor(s) has paid all post-petition amounts due to be paid to the secured creditor as of the date of this Response.

If Creditor disagrees:

Post-petition amounts remaining due: \$13,608.84

Attached as Schedule of Amounts Outstanding Post-Petition is an itemized account of the post-petition amounts that remain unpaid as of the date of this Response. The amounts identified on the Schedule do not reflect amounts that became or may become due after the date of this Response, including any fees that may have been incurred in the preparation, filing, or prosecution of this statement.

Schedule of Amounts Outstanding

This section itemizes the required cure of post-petition amounts, if any, that the holder contends remain unpaid as of the date of this statement but may not, due to timing, reflect all payments sent to Creditor as of the date of this Response. In addition, the amounts due may include payments reflected in the Trustee's records but which have not yet been received and/or processed by the Creditor.

Description	Date Assessed	Assessed Amount	Amount Recovered	Amount Outstanding
Payments	09/01/2014	\$748.95	\$97.76	\$651.19
Payments	10/01/2014	\$748.95	\$0.00	\$748.95
Payments	11/01/2014	\$748.95	\$0.00	\$748.95
Payments	12/01/2014	\$748.95	\$0.00	\$748.95
Payments	01/01/2015	\$748.95	\$0.00	\$748.95
Payments	02/01/2015	\$748.95	\$0.00	\$748.95
Payments	03/01/2015	\$748.95	\$0.00	\$748.95
Payments	04/01/2015	\$748.95	\$0.00	\$748.95
Payments	05/01/2015	\$748.95	\$0.00	\$748.95
Payments	06/01/2015	\$748.95	\$0.00	\$748.95
Payments	07/01/2015	\$748.95	\$0.00	\$748.95
Payments	08/01/2015	\$748.95	\$0.00	\$748.95
Payments	09/01/2015	\$748.95	\$0.00	\$748.95
Payments	10/01/2015	\$748.95	\$0.00	\$748.95
Payments	11/01/2015	\$748.95	\$0.00	\$748.95
Payments	12/01/2015	\$748.95	\$0.00	\$748.95
Payments	01/01/2016	\$748.95	\$0.00	\$748.95
Payments	02/01/2016	\$748.95	\$0.00	\$748.95
Appraisal / Broker's Price Opinion Fees	12/13/2011	\$84.00	\$0.00	\$84.00
Property Inspection Fees	12/08/2011	\$13.50	\$0.00	\$13.50
Property Inspection Fees	01/09/2012	\$13.50	\$0.00	\$13.50
Property Inspection Fees	02/08/2012	\$13.50	\$0.00	\$13.50
Property Inspection Fees	03/09/2012	\$13.50	\$0.00	\$13.50
Property Inspection Fees	04/12/2012	\$13.50	\$0.00	\$13.50
Property Inspection Fees	08/27/2015	\$11.50	\$0.00	\$11.50
Property Inspection Fees	09/30/2015	\$11.50	\$0.00	\$11.50
Property Inspection Fees	10/29/2015	\$11.50	\$0.00	\$11.50
Property Inspection Fees	11/30/2015	\$11.50	\$0.00	\$11.50
Property Inspection Fees	12/30/2015	\$11.50	\$0.00	\$11.50
Property Inspection Fees	01/25/2016	\$16.50	\$0.00	\$16.50

Amount Remaining Due:**\$13,608.84****3. Sign Here**

Print Name: **Craig A. Edelman**
 Title: Authorized Agent for Rushmore Loan
 Management Services LLC
 Company: Buckley Madole, P.C.

/s/ **Craig A. Edelman**
 Signature

Address and telephone number:

02/25/2016

Date

P. O. Box 9013
 Addison, TX 75001

Telephone: ((972) 643-6600

Email: POCInquiries@buckleymadole.com

CERTIFICATE OF SERVICE OF RESPONSE TO NOTICE OF FINAL CURE

I certify that the foregoing notice has been served electronically on the Debtor's Counsel and the Chapter 13 Trustee and has been mailed to Debtor at the following address on February 25th, 2016:

Debtor *Via U.S. Mail*

Connie L. Stephens
11753 Elkwood Drive
Cincinnati, OH 45240

Debtors' Attorney

Eric A. Steiden
Steiden Law Offices
411 Madison Avenue
Covington, KY 41011

Chapter 13 Trustee

Margaret A. Burks
600 Vine Street
Suite 2200
Cincinnati, OH 45202

US Trustee

Asst US Trustee (Cin)
Office of the US Trustee
36 East Seventh Street
Suite 2050
Cincinnati, OH 45202

Respectfully Submitted,

/s/ Craig A. Edelman